#### LOUDOUN COUNTY POVERTY SYMPOSIUM "CUTTING POVERTY IN HALF" OCTOBER 24, 2007

#### **Handout 2**

(Presentation by Camille Cormier)

## The Self-Sufficiency Standard

Presented by:

Kate Farrar, Associate Director of National Programs and Policy, Camille Cormier, Director Local Programs and Policy Family Economic Self-Sufficiency Project (FESS)

Wider Opportunities for Women, Inc.

## Today's Presentation

- The Self-Sufficiency Standard
- 2006 Virginia Self-Sufficiency Standard Data
- Self-Sufficiency in Policy, Organizational Planning and Direct Service
- Local Example: D.C. Metro Area Self-Sufficiency Calculator
- Your Work and Self-Sufficiency: Opportunities and Challenges

# Wider Opportunities for Women

### www.wowonline.org

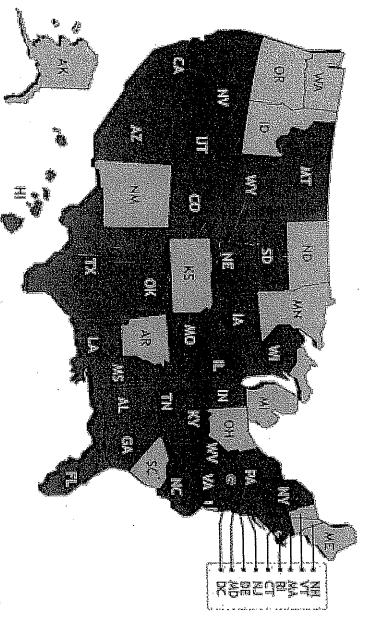
- WOW is a national advocacy organization celebrating over 40 years of helping women and their families achieve opportunity. economic independence and equality of
- wow's intergenerational vision and women and girls is met through the work of its national and local programs. mission of econ mic independence for

### Self-Sufficiency (FESS) Project Goals of WOW's Family Economic

- To measure the circumstances and To develop programs and policies that trying to become economically secure obstacles facing low-income families
- To impact public opinion and needs of families. policymakers' decisions about the economic self-sufficiency. increase opportunities for low-income families that move them towards
- To mobilize a community to act with and on behalf of families.

#### Self-Sufficiency Project (FESS) Te Taniy Inconomic

### Who we are today:



36 Standards complete with state wide coalitions represent over 2,000 community based organizations, state and local government, employers and labor.

#### Standard? What is the Self-Sufficiency

- To illustrate the amount of income required to meet basic needs (including taxes) in the regular "market place" w/o public subsidies private/informal subsidies <u>Q</u>
- Public subsidies = Food Stamps, Medicaid, subsidized child care, etc.
- Private subsidies = free baby-sitting by a food banks, shared housing, etc. relative, food provided by churches or
- Lead Researcher: Dr. Diana Pearce, University of Washington

### Federal Poverty Level (FPL) vs. the Stancaro

#### o FPL

- 2-parent family model, assumes only 1 parent works in 2-parent families & no workers in single-parent families
- Based on the cost of food and assumes that food is 1/3 of the family budget
- Distinguishes only by the number of children
- Assumes costs are the same, no matter where you live

#### o SSS

- All adults work fulltime, includes costs of working, i.e. transportation & taxes, & for families with young children, child care
- Based on costs of all basic needs
- Varies costs by the number and age of the children
- Varies by geographical location (county)

# Basic Categories of Expenditures

- Housing: Fair Market Rents set by HUD, including basic utilities
- Food: USDA Low-Cost Food Plan
- Child Care: State Child Care Market Rate Survey
- Transportation: Public transportation or Costs of owning and operating an average car
- O Health care: Average employee premiums and Insurance out of pocket costs for employer-sponsored
- Miscellaneous: 10% of all other costs
- Taxes: Federal income and payroll taxes, state and local sales taxes minus low-income tax credits

#### Self-Sufficiency Standard for Selected Family What does it take for a family to ends meet in Virginia?" lypes

All Standard data and modeling tables available at the VADSS Website: <a href="http://www.dss.virginia.gov/geninfo/reports/agency\_wide/self\_sufficiency.cgi">http://www.dss.virginia.gov/geninfo/reports/agency\_wide/self\_sufficiency.cgi</a>

## Loudoun County, VA 2006

\$63,746	\$57,606	\$50,529	\$30,533	Annually
\$5,312	\$4,800	\$4,211	\$2,544	Monthly
\$15.09 per adult	\$27.28	\$23.92	\$14.46	Hourly
and the state of t				Self-Sufficiency Wage
-\$167	-\$167	-\$83	\$0	Child Tax Credit (-)
-\$100	-\$100	-\$50	\$0	Child Care Tax Credit (-)
\$0	\$0	\$0	\$0	Earned Income Tax Credit (-)
\$1081	\$1068	\$968	\$568	Taxes
\$409	\$364	\$307	\$180	Miscellaneous
\$333	\$284	\$265	\$97	Health Care
\$486	\$255	\$255	\$249	Transportation .
\$633	\$460	\$308	\$204	Food
\$1222	\$1222	\$827	\$0	Child Care
\$1414	\$1414	\$1414	\$1247	Housing
Schoolage	Schoolage	Preschooler	One Adult	Monthly Costs
Preschooler,	Preschooler,	One Adult,		
I wo Adults, One	One Adult, One			

# City of Richmond, VA 2006

\$35,430	\$30,534	\$25,999	\$15,442	Annually
\$2,943	\$2,545	\$2,167	\$1,287	Monthly
per adult	\$14.46	\$12.31	\$7.31	Hourly
\$8.39				Self-Sufficiency Wage
-\$16/	-\$167	-\$83	\$0	Child Tax Credit (-)
-\$105	-\$127	-\$73	\$0	Child Care Tax Credit (-)
-\$30	-\$83	-\$67	\$0	Earned Income Tax Credit (-)
\$424	\$410	\$359	\$210	Taxes
\$258	\$228	\$185	\$98	Miscellaneous
\$3/2	\$323	\$304	\$106	Health Care
\$131	\$65	\$65	\$65	Transportation
\$000 \$000	\$475	\$318	\$210	Food
\$/53	\$753	\$492	\$0	Child Care
\$667	\$667	\$667	\$597	Housing
Schoolage	Schoolage	Preschooler	One Adult	Monthly Costs
Preschooler, One	Preschooler, One	One Adult,		
One	One			
Two Adults			)	

### "How can work supports create a bridge to self-sufficiency?"

Wage Adequacy

Single Parent, One Preschooler, and One Schoolage Child Richmond, VA 2006

Table 2 (cont.)
Impact of Work Supports on Wage Adequacy
Single Parent with One Infant and One Preschooler
Richmond, VA 2006

	PANTICIO	PANIEL C: Wage Adequacy at \$7.15	at \$7,15		
			Mades with M	ork Supports	
	封	#2	群	***	掛
	** ** ** ** ** ** ** ** ** ** ** ** **				Housing, Child
	Supports- Wages Only	Child Care	Food Stamps, WIC, & Medicaid	Food Stamps, WIC, FAMIS (VA CHIP)	Stamps, WIC, & FAMIS (VA CHIP)
TOTAL MONTH! Y MICOME:	\$1.750 QU	\$4,758	\$1,258	81,758	#1.238 3.238
ř					L
I Survey Course	7898	<u> 8667</u>	3667	, O	
	7363	\$126	\$128	2	
	\$ <del>1</del>	8412	42		
Transportation	69 63 Ui	65	Ø.	Ġ.	
		を	***	3100	
	8743	\$243	\$243		
		816		6116	*
		•	*	) )	
	6	6	0	( (C	? É
Child Tax Credit (-)	#5	S	\$3	<b>E</b>	* 85
TOTAL MONTHLY EXPENSES	ST IST	81,946 1	#1,335	\$1,441	\$1,Z30
CHORTEALL CLOC SURPLUS	(\$1,529)	(8888)	(975)	(\$152)	070
MAGE ADEQUACY (Total		To the state of th		70.70	
Income/Total Expenses)	45%	82%	54%	6/ 3/0	# O.F. 44

	d'il entro		i		
		PANEL D. Waye Auequacy at Jo. 1.	0, 13		
			Wages with W	Wark Supports	
	***	甜	£#3	7.7	#5
	No Work			Child Care,	Housing, Child Care, Food
	Supports- Wages Only		Medicaid	WIC, FAMIS (VA CHIP)	Stamps, WIC, & FAMIS (VA) CHIP)
TOTAL MONTHLY INCOME:	31,434	\$1,434	ret io	\$1,434	\$3 <u>434</u>
Monthly Costs:					
Housing	\$887	1008	28.28 28.28	\$567	\$430
		S. S	55	5143	Š
T002	T12	祭力		5170	\$240
Tanaportation	S	ð	en Un	· Si	* 68 60 60
Health Care	<del>S</del>	(M)	8	\$106	91 105
Miscellaneous	\$243	823	\$243	272	CACO
Taxes		\$147°	\$147		
Earned Income Tax Credit (-)	***	垮	*	*	æ
Child Care Tax Credit (-)		T.	0	<u> </u>	GO CO
Child Tax Credit (-)	8	30	#3	3	
TOTAL MONTHLY EXPENSES	\$2,813	\$1,989	######################################	\$1,539	\$1,372
SHORTFALL (-) or SURPLUS	√ (\$1,378)	(5555)	61	(\$105)	\$62
MAGE ADEQUACY (Total			;	, , , , , , , , , , , , , , , , , , ,	the state of the state of
Income/Total Expenses)	51%	72%		33%	153%

Credit (which is a credit against federal taxes) is shown, if any (see Methodological Appendix for explanation). YESTIC is not received as a credit against taxes, so it is not shown as a monthly tax credit, likewise, only the nonrefundable position of the Child Tax

#### C0335500 To standard Tas Changed

# MORE THAN NUMBERS .. Policy Change

#### Wages

Minimum wage, living wage, non-traditiona employment, labor unions, workforce development

#### Work Supports

Child care, housing, health care, food, unemployment insurance, transportation, welfare

#### **Building Prosperity**

Tax reform, responsible economic development, aevelopment financial lending, sectoral employment interventions, financial planning, micro-enterprise

#### Communities How the Standard Has Changed

#### MORE THAN NUMBERS...Program Success

- Program development, research, and evaluation
- Internal organizational policy development and eligibility
- Case manager education and training
- Client education and counseling

### Program Development, Research, and Evaluation

- Self-sufficiency has been integrated into program development, research, and evaluation.
- As a concept and a tool, self-sufficiency accomplishing realistic goals for economic allows organizations the opportunity to develop effective programs that are independence reaching targeted populations and
- Ex: client benchmarking

#### Development and Client Eligibility Internal Organizational Policy

- Self-sufficiency has been utilized by organizations in their internal policy development and client eligibility criteria.
- For their employees, organizations have incorporated self-sufficiency into internal procedures and policies to demonstrate their commitment to their employee's economic independence.
- For their clients, organizations set their eligibility criteria for programs by choosing the Standard rather than other levels of income adequacy.
- Ex: Organizational decision to pay employees self-sufficiency wages

# Case Manager Education and Training

- Self-sufficiency has been integrated into the education and training that counselors receive to perform their daily work.
- Counselors are able to gain useful that effectively contribute to their skills as educational information and training tools counselors
- o In these ways, self-sufficiency is a staff resource to guide client options
- Ex: Training counselors on new selfsufficiency tools

# WOW Tool: Case Manager Curriculum

- o Module #1 --- Using the Self-Sufficiency Standard - Why it is important in case management
- Module #2 --- Engaging the Customer in Self-Sufficiency Planning
- Module #3 --- Career Planning for Economic Self-Sufficiency - A Discussion of Available Careers
- Module #4 --- Financial planning and debt reduction
- o Module #5 --- Building the Self-Sufficiency Plan



- Self-sufficiency has been utilized directly environments. with clients in a multitude of formats and
- It can be used in a group setting or onethe high cost of living and the steps to with the intent of raising awareness about economic independence. on-one long-term planning setting, both
- Ex: Client use of Self-Sufficiency Calculator

### for Teens WOW Tool: "Connections to Careers"

- Module #1- Living and Working in Your Own Community
- Module #2- Goals, Objectives and Interests
- Module #3- Planning a Career Path
- Module #4- Reality Check: What to Expect
- Module #5- Tools, How to Sell Yourself
- Module #6- Tying It All Together

# Self-Sufficiency Calculators

O Self-Sufficiency Calculators use the data of the Self-Sufficiency Standard in an interactive web-based tool for utilization by customers and case managers.

California: http://www.nedlc.org/calcba.htm

Colorado: http://www.cclponline.org

Indiana: http://www.wdsi.org/calculator/

Illinois: http://www.ides.state.il.us/calculator/default.asp

New York City: www.wceca.org

New York State, Erie County:

http://www.everywoman.org/sscalculator.html

Washington State, Seattle-King County: www.seakingwdc.org, Pennsylvania: http://www.pathwayspa.org

Snohomish County: Washington: http://www.co.yakima.wa.us/e&t/ssc/sscmain.htm http://www.worksourceonline.com/js/sscalc.html, South Central

**Wyoming:** http://www.wyomingworkforce.org/resources/ss\_index.aspx

Washington, D.C.: http://www.dcmassc.org

#### **DCMASSC**

#### Sufficiency DC Metro (DCMASSC) Area Calculator Self-

### The DCMASSC is:

oPart of WOW's National FESS Project oBased on WOW's DC Metro Area Standard (DC FESS) Family Economic Self-Sufficiency

oMade possible with support from the (in 35 states and DC) Freddie Mac Foundation

# The DCMASSC Helps Users In:

- Washington DC
- o Alexandria, VA
- o Arlington, VA
- Fairfax & Falls Church, VA
- Prince George's County, MD Montgomery County, MD

## DCVASSC Overview:

- o 420 family types (up to 2 adults + 6 children);
- 9-12 benefits/6 distinct geographic areas;
- 172 work support information pages;
- o 69 pages of job information; 18 high-wage, high-demand jobs;
- o 51 training programs for the 18 jobs.

# Uses for the DCMASSC:

- Direct Service: Career, Financial Planning
- Program: Organizational Planning
- Policy: Issue-Based Advocacy, Tracking Funding Stream Identification and

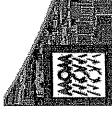
# DCMASSC Dissemination Plan:

 Education/Employment Coalitions ob DC area pilot partner sites o Government agencies: o Public library computer labs; Caseworkers, public computer labs (5 in DC, I in Arington, VA);

## Demonstration

#### Wider Opportunities for Women

Building Pathways to Economic Independence for America's Women and Girls since 1964



Washington, DC . Alexandria . Arlington . Fairfax . Falls Church . Montgomery . Prince George's



Welcome to the DC METRO AREA SELF-SUFFICIENCY CALCULATOR

self-sufficiency, the ability to which helps people move toward The DCMASSC is a free tool meet basic needs without require a 4-year degree and will

financial help.

support families.

information on available The DCMASSC provides

The DCMASSC provides:

- Self-sufficiency estimates Benefits eligibility
- A Budget Report Tax credit estimates

estimates

Use the Calculator

Made possible by a grant from Trecklie Mac\*

W. More

Research Jobs

Website Development by Q-Industries

Eithid mailte a chan i dell'in i saidh a chan a

Search Devices

Edit View Go Bookmarks Tools Help

Wider Opportunities for Women

0

View the <u>Instructions</u> for more information on creating new scenarios and changing numbers within the Budget Report table.

Additional Info:	Date:	User Name:	Counselor Name:
 A COMPANY OF THE PARTY OF THE P	Date: 06/24/2007		8
		Phone #:	Phone #:
ALERON TO THE THE PARTY OF THE			And the second s

area and a second a	Local Self Sufficiency Standard	Current Income & Expenses	New Income & Expenses
Wages	\$5032.02	\$6,50	\$6.50
Per	Monthly Salary	Hour	Hour
Hours per week	A CONTRACTOR OF THE PROPERTY O	40	40
Ages		The state of the s	The second secon
Spouse		24	24
Child 1			1
Child 2		2	2
Child 3		N/A	N/A
Child 4		N/A	N/A
child 5		N/A	N/A
Child 6		N/A	N/A
Monthly Income:		96114	
Wages/Salary		0211¢	operanda (1907) service de la Company. T. T. Å
Unearned Income		\$0	A PROPERTY OF THE PROPERTY OF
SSI, TANF, Unemployment		\$0	
Child Support		<u>                                     </u>	<b>\$</b> 0
EITC (Monthly)	The state of the s	\$0	\$378
CTC-(Monthly)		\$0	\$28
DCTC (Monthly)		\$0	
Total Tax Credits		\$0	
Total Monthly Income	\$5032	\$1126	\$1532
Monthly Expenses:		AND THE PROPERTY OF THE PROPER	Andreas Agentical Commence of the Commence of
Housing	\$949		Western Control of the Control of th
Utilities	THE RESERVE THE PARTY OF THE PA	The state of the s	William Company
Food	\$5/2	nest	

Seath Deskop

can be applied for. your Eligibility Report shows benefits which the user already receives and suggests additional benefits that

click on a benefit to learn more about the benefit and its providing agency.

eligibility, and contact benefit providers for more information if you think you may be eligible for a benefit. Remember: The Eligibility Reports provides suggestions. DCMASSC is not able to make official decisions on your ability to receive benefits. See the DMASSC benefits information pages for more information on

DC metro area. See the benefits for more information. Note that the DCMASSC tests for major benefits, but does not test eligibility for all supports available in the

Print out the Eligibility Report (and Budget Report) by clicking the "Print" button.

\$1325	\$1325	10\$	als:	Benefit:Totals
The second secon	AND THE PERSON AND TH	A PARTY OF THE PAR	CERNIC DESCRIPTION OF THE PROPERTY OF THE PROP	
\$0,	\$0	\$0	Dependent Care Tax Credit (DCTC)	NO
\$28	\$28	\$0	Child Tax Credit (CTC)	RES
\$378	\$378	\$0	Earned-Income Tax Credit (EITC)	834
			Tax: Credits (Monthly)	
10\$	10\$	\$0	DC School Breakfast, and Lunch Program	SEX
\$0	\$0	\$0	General Public Assistance for Children (GPAC)	S
\$0	\$0	\$0	Child Care and Development Fund (CCDF) Subsidies	S
\$0	\$0	\$0	DC Healthy Families (Healthcare Alliance)	NO
\$0	\$0	\$0	Medicaid Waver	ON
\$0	\$0	\$0	Medicaid/SCHIP	\$3A
\$806	\$806	\$0	Section 8 (Housing Choice Vouchers Program)	SES
\$113	\$113	\$0	Infants and Children (WIC)	838
\$0	\$0	\$0	Food Stamps	NO
\$0	\$0	\$0	Temporary Assistance for Needy Families (TANF)	No
\$0;	\$0	\$0	Supplemental Security Income (SSI)	กหอบพุนก
\$0	\$0	\$0	Unemployment	ปกหกองงก
A Topological Control of the Control			Income and Work Supports	
Change (+/-)	New ( Benefit (	Current Benefit	Benefit Name	Are You Eligible?
The same of the sa	CALCAL PROPERTY PROPERTY IN	***************************************	THE PROPERTY OF THE PROPERTY O	The second secon

Note: If you are not a United States citizen, your immigrant status may affect your or your family members' eligibility for some benefits. Please see individual benefits descriptions for information.



Control of the contro

#### 0 access DCMASSC

SST TO DCMASSO

www.dcmassc.org

#### Challenges Your Work: Opportunities and

 How could self-sufficiency be integrated into your role?

 What tools or resources would be your work? useful to integrate self-sufficiency in

## Additional Resources

- Contact WOW FESS staff directly about our work and community-based services;
- Camille Cormier ccormier@wowonline.org
- Kate Farrar kfarrar@wowonline.org

(202) 464-1596

http://www.wowonline.org

 Using the model of FESS, WOW has launched the Elder Economic Security ralwin@wowonline.org for more Initiative Contact Ramsey Alwin, information.

Table 73
The Self-Sufficiency Standard for Washington-Arlington-Alexandria, DC-VA-MD HMFA, 2006,

Loudoun County

						Adult +	Adult +	Adult +	Adult +
		Adult +	Adult +	Adult +	Adult +	infant	infant	infant	infant
Monthly Costs	Adult	infant	preschooler	schoolage	teenager	infant	preschooler	schoolage	teenager
Housing	1247	1414	1414	1414	1414	1414	1414	1414	1414
Child Care	0	756	827	396	0	1513	1583	1152	756
Food	204	297	308	360	382	389	400	449	470
Transportation	249	255	255	255	249	255	255	255	255
Health Care	97	266	265	275	296	276	275	285	306
Miscellaneous	180	299	307	270	234	385	393	356	320
Taxes	568	933	968	807	668	1213	1268	1013	906
Earned Income Tay Credit (-)	<b>O</b>		0	Circles and since and	0		O popular da consciono de la consciona de la c	0	0
Child Care	<b>O</b>	<u>-</u> 50	-50	5	<b>-</b>	1	-100	3	-50
Child Tax Credit (-)	0	-83	-83	-83	-83	-167	-167	-167	-167
Self-Sufficiency Wage -Hourly	\$14.46	\$23.22	\$23.92	\$20.71	\$17.96	\$29.42	\$30.23	\$26.47	\$23.93
-Monthly	\$2,544	\$4,088	\$4,211	\$3,645	\$3,160	\$5,178	\$5,321	\$4,658	\$4,211
-Annual	\$30,533	\$49,051	\$50,529	\$43,736	\$37,925	\$62,139	\$63,846	\$55,898	\$50,537
			is a		heping	4+10	PPO		

Table 73
The Self-Sufficiency Standard for Washington-Arlington-Alexandria, DC-VA-MD HMFA, 2006, Loudoun County

-Annual	-Monthly	Self-Sufficiency Wage -Hourly	Child Tax Credit (-)	Child Care Tax Credit (-)	Earned Income Tax Credit (-)	Taxes	Miscellaneous	Health Care	Transportation	Food	Child Care	Housing	Monthly Costs		
\$65,554	\$5,463	\$31.04	-167	-100	0	1323	401	273	255	410	1653	1414	preschooler	preschooler	Adult +
\$57,606	\$4,800	\$27.28	-167	-100	0	1068	364	284	255	460	1222	1414	schoolage	preschooler	Adult +
\$52,005	\$4,334	\$24.62	-167	-50	0	941	328	304	255	481	827	1414	teenager	preschooler	Adult +
\$50,642	\$4,220	\$23.98	-167	-100	0	895	327	294	255	510	792	1414	schoolage	schoolage	Adult +
\$45,167	\$3,764	\$21.39	-167		0	779	291	315	255	530	396	1414	teenager	schoolage	Adult +
\$39,579	\$3,298	\$18.74	-167	0	0	660	255	335	249	551	0	1414	teenager	teenager	Adult +
\$86,255	\$7,188	\$40.84	-250	-100	0	1922	511	286	255	471	2269	1824	infant	infant	infant
\$87,893	\$7,324	\$41.62	-250	-100	0	1977	518	284	255	481	2339	1824	preschooler	infant	infant
\$79,951	\$6,663	\$37.86	-250	-100	0	1720	481	295	255	529	1909	1824	schoolage	infant	infant

Table 73
The Self-Sufficiency Standard for Washington-Arlington-Alexandria, DC-VA-MD HMFA, 2006, Loudoun County

		Self-Suffi	Child Tax Credit (-)	Child Care Tax Credit (-)	Earned Income Tax Credit (-)	Taxes	Miscellaneous	Health Care	Transportation	Food	Child Care	Housing	Monthly Costs		
-Annual	-Monthly	Self-Sufficiency Wage -Hourly	Credit (-)	(-)	ome (-)	ndento perio e pod sa assessoramon esperantes Abradidese	Suo	e°	ation		<b>V</b>		osts		
	Ÿ	, ,				0000000VV4000V7775000		,							
\$72,312	\$6,026	\$34.24	-250	-100	0	1474	446	316	255	548	1513	1824	teenager	infant	infant
\$89,484	\$7,457	\$42.37	-250	-100	0	2031	526	283	255	491	2409	1824	preschooler	preschooler	infant
\$81,648	\$6,804	\$38.66	-250	-100	0	1775	489	293	255	538	1979	1824	schoolage	preschooler preschooler preschooler	infant
\$74,009	\$6,167	\$35.04	-250	-100	0	1529	453	314	255	558	1583	1824	teenager	preschooler	infant
\$73,647	\$6,137	\$34.87	-250	-100		1518	452	304	255	586	1548	1824	schoolage	schoolage	infant
\$66,008	\$5,501	\$31.25	-250	-100	0	1272	416	325	255		1152	1824	teenager	schoolage	infant
\$59,623	\$4,969	\$28.23	-250	-50	0	1081	381	345	255	626	756	1824	teenager	teenager	infant
\$91,075	\$7,590	\$43.12	-250	-100	0	2086	534	282	255	501	2480	1824	preschooler	preschooler preschooler	preschooler preschooler
\$83,344	\$6,945	\$39.46	-250	-100	0	1830	497	292	255	548	2049	1824	schoolage	preschooler	preschooler

Table 73
The Self-Sufficiency Standard for Washington-Arlington-Alexandria, DC-VA-MD HMFA, 2006, Loudoun County

	number of the	nunahaalar	procedur	procedurator	enchooders	schoologo	enchondana	feenager	
	preschooler schoolage schoolage teenager	schoolage	schoolage	teenager	schoolage	schoolage	teenager	teenager	
Monthly Costs	teenager	schoolage	teenager	teenager	schoolage	teenager	teenager	teenager	2 Adults
Housing	1824	1824	1824	1824	1824	1824	1824	1824	1247
Child Care	1653	1618	1222	827	1188	792	396	Ö	0
Food	568	596	616	635	643	663	683	703	401
Transportation	255	255	255	255	255		255	249	480
Health Care	212	303	323	344	313		354	375	305
Miscellaneous	461	460	424	389	422	387	351	315	243
Taxes	1584	1573	1327	1136	1316	1071	956	836	623
Earned Income	oyaniamini Markatan	)	)	)	)		)	)	o.
Tax Credit (-)	0	0	0	C	0	0		c	U CONTRACTOR CONTRACTO
Child Care	)	3	200	л Э	5	3	ת ס	>	
lax Credit (-)	-100	- 100	-100				- 0	)	) (
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250	-250	0
Self-Sufficiency Wage -Hourly	\$35.85	\$35.67	\$32.06	\$29.03	<b>\$31.89</b>	\$28.27	\$25.68	\$23.03	\$9.38
-Monthly	\$6,309	\$6,279	\$5,642	\$5,110	\$5,612	\$4,975	\$4,520	\$4,053	per adult \$3,300
-Annual	\$75,705	\$75,344	\$67,705	\$61,320	\$67,343	\$59,704	\$54,239	\$48,632	\$39,605
	ioanaro	s posicilares in soc		Maria	Andado	e depart	BHEROFOL		

-Hourly \$13.19 \$13.54 per adult per adult -Monthly \$4,644 \$4,767 combined combined c -Annual \$55,733 \$57,202	/age	Child Tax Credit (-) -83 -83	Child Care Tax Credit (-) -50 -50	Earned Income Tax Credit (-) 0 0	<i>Taxes</i> 971 1006	US .	Health Care 315 314	portation		Child Care 756 827	Housing 1414 1414	Monthly Costs infant preschooler	2 Adults + 2 Adults +	
\$11.92 per adult \$4,197 combined \$50,364		<del>-</del> 83	-50	0	844	317	324	486	548	396	1414	schoolage	2 Adults +	
\$71.92 \$10.54 \$16.0.  per adult per adult per adul  \$4,197 \$3,711 \$5,64:  combined combined combined  \$50,364 \$44,534 \$67,71	) )	-83	0	0	705	281	345	480	569	0	1414	teenager	2 Adults +	
\$16.03 per adult \$5,643 combined \$67,711		-167	-100	0	1175	430	325	486	566	1513	1414	infant	infant	2 Adults +
\$16.36 per adult \$5,764 combined \$69,170		-167	-100	0	1210	438	324	486	575	1583	1414	preschooler	infant	2 Adults +
\$14.73 per adult \$5,191 combined \$62,287	)	-167	-100		1046	401	334	486	623	1152	1414	schoolage	infant	2 Adults +
\$13.43 \$16.73 \$16.73 \$5,88 combined combined \$56,794 \$70,62	NOW ALCOME COM-	-167	-50	0	929	365	355	486	643	756	1414	teenager	infant	2 Adults +
\$16.72 per adult \$5,886 combined \$70,629	) 1		-100	,	1245			486				preschooler	preschooler	2 Adults +

Table 73
The Self-Sufficiency Standard for Washington-Arlington-Alexandria, DC-VA-MD HMFA, 2006, Loudoun County

	2 Adults +	2 Adults +	2 Adults +	2 Adults +	2 Adults	infant	infant	infant	infant
	preschooler	preschooler	schoolage	schoolage	teenager	infant	infant	infant	infant
Monthly Costs	schoolage	teenager	schoolage	teenager	teenager	infant	preschooler	schoolage	teenager
Housing	1414	1414	1414	1414	1414	1824	1824	1824	1824
Child Care	1222	827	792	396	0	2269	2339	1909	1513
Food	633	653	680	700	720	633	642	687	706
Transportation	486	486	486	486	480		486	486	486
Health Care	333	353	343	364	384	335	333	344	365
Miscellaneous	409	373	372	336	300	555	563	525	489
Taxes	1081	964	918	801	681	1677	1731	1503	1346
Earned Income Tax Credit (-)		0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	-10	-50	-100	-50	0	-100	-100	-100	-100
Child Tax Credit (-)	-167	-167	-167	-167	-167	-250	-250	-250	-250
Self-Sufficiency Wage -Hourly	\$15.09	\$13.79	\$13.46	\$12.16	\$10.83	\$21.11	\$21.50	\$19.68	\$18.12
-Monthly	per adult \$5,312	per adult \$4,854	per adult \$4,739	per adult \$4,281	per adult \$3,814	per adult \$7,429	per adult \$7,570	per adult \$6,929	per adult \$6,380
	combined								
-Annual	\$63,746	\$58,253	w	\$51,370	\$45,763	\$89,149	\$90,835	\$83,148	\$76,557
				deline, y ea					

Table 73
The Self-Sufficiency Standard for Washington-Arlington-Alexandria, DC-VA-MD HMFA, 2006, Loudoun County

								number of his	- manakan tau
	Intant	ımanı	manı	mani	manı	man	prescriooier		prescrioorer
	preschooler	preschooler	preschooler	schoolage	schoolage	teenager	preschooler	preschooler	preschooler
Monthly Costs	preschooler	schoolage	teenager	schoolage	teenager	teenager	preschooler	schoolage	teenager
Housing	1824	1824	1824	1824	1824	1824	1824	1824	1824
Child Care	2409	1979	1583	1548	1152	756	2480	2049	1653
Food	652	697	715	742	761	779	661	706	725
Transportation	486	486	486	486	486	486	486	486	486
Health Care	332	342	363	353	374	394	331	341	362
Miscellaneous	570	533	497	495	460	424	578	541	505
Taxes	1786	1527	1381	1374	1216	1099	1840	1582	1416
Earned Income	l woodenstoon	e harmonio acc	•				<b>)</b>	<b>)</b>	1
Tax Credit (-)	0	0	0	0	0	0	0	0	0
Child Care		i en	\ }	• •		damoo varia	) )	h } }	) )
Tax Credit (-)	-100	-100	-100	-100	-100	-50	-100	-100	-100
Child Tax Credit (-)	-250	-250	-250	-250	-250	-250	-250	-250	-250
Self-Sufficiency Wage				in the second se					
-Hourly	\$21.90	\$20.00	\$18.47	\$18.39	\$16.83	\$15.52	\$22.30	\$20.40	\$18.81
	per adult	per adult	per adult	per adult	per adult	per adult	per adult	per adult \$7 179	per adult
	combined combined	combined		combined combined	~	combined	combined	combined	combined
-Annual	\$92,520	\$84,468		\$77,670	ပ	\$65,567	\$94,206	\$86,153	\$79,457
	nementions.	· ·	No Since con	440mmigs1;4	-	Almah Sandar	hámbága	and and the second	e siliano que se

The Self-Sufficiency Standard for Washington-Arlington-Alexandria, DC-VA-MD HMFA, 2006, Loudoun County

Self-Sufficiency Wage Tax Credit (-) Child Care Earned Income Food Child Care Housing Child Tax Credit (-) Tax Credit (-) Taxes Miscellaneous Health Care Transportation Monthly Costs -Hourly -Annual -Monthly combined preschooler preschooler preschooler schoolage schoolage \$6,593 per adult \$18.73 \$79,120 1824 -100 -250 1409 1618 486 503 352 751 0 combined combined combined schoolage teenager per adult \$6,044 \$17.17 \$72,529 1824 -100 -250 1222 1251 486 372 468 770 teenager teenager per adult \$5,585 \$15.87 \$67,017 1134 1824 -250 432 393 827 486 789 -50 schoolage schoolage schoolage per adult \$17.09 \$72,192 \$6,016 1188 1824 -100 1244 -250 466 362 486 796 0 schoolage schoolage teenager \$5,467 per adult \$15.53 \$65,601 1824 -100 1086 -250 815 430 383 486 792 combined schoolage teenager teenager per adult \$5,007 \$14.23 \$60,089 1824 -250 403 486 834 396 969 394 -50 0 combined teenager teenager teenager per adult \$4,539 \$54,463 \$12.89 1824 -250 849 358 424 480 853